

P.O. BOX 9500  
WILKES-BARRE, PA 18773-9500

DEE L SHISHIDO  
31707 W. LAKE KETCHU  
M ROAD  
STANWOOD WA 98292-9709

DEE, your student loan payment is 30 or more days past due—make your payment or contact us right away.

We haven't received your payment that was due on 08/07/20.

Late payments, missed payments, or default on your account may be reflected in your credit report.

#### Your outstanding payment

Payment Past Due \$150.18

See the last page for a breakdown of the loans in this payment.

#### Ways you can pay

**Online:** The fastest way to make a payment is by visiting Navient.com. With our mobile site, it's easy to pay on your smartphone, too.

**By phone:** Call us at 888-272-5543.

**By mail:** Send checks or money orders to Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533. Please include your account number on the check or money order.

#### Let us know if you can't make a payment

If making a payment now isn't an option for you, please read the enclosed document to learn more about repayment options or call us immediately to talk about your financial situation. We may be able to reduce your Monthly Payments through an Income-Driven Repayment (IDR) plan or temporarily postpone your payments - *your payment could be as low as \$0 per month with qualifying income and loans.*

#### We're here to help

We know financial challenges can come up unexpectedly, and we want to help you get on track with your repayment schedule. If you have any questions, visit us online or give us a call.

#### Account number

691 - 1

#### Date

09/10/20

Manage your account online  
[Navient.com](http://Navient.com)

#### Contact us

888-272-5543

Monday – Thursday,  
8 a.m. – 9 p.m.

Friday, 8 a.m. – 5 p.m. and

Saturday 8 a.m. – 12 p.m.  
Eastern

**Avoid late payments.** Once you bring your account up to date, signing up for Auto Pay could lower your interest rate. To check benefit eligibility and enroll, log in to your Navient.com account and change your payment settings.

Para comunicarse en Español con 'Atención al Cliente',  
llame gratis al (888) 272-5543, y marque el número correspondiente.

Exhibit 12

## Important disclosure(s)

### *Debt collection attempt*

This is an attempt to collect a debt and any information obtained will be used for that purpose.

### *Credit bureau reporting*

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

### *Student Loan Ombudsman*

For Federal loans only: The Student Loan Ombudsman assists borrowers who have tried unsuccessfully to resolve a problem through customer service offices. You can write to the U.S. Department of Education, FSA Ombudsman, P.O. Box 1843, Monticello, KY 42633.

### *Electronic check conversion*

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

### *Disputed sums*

Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan agreements, we reserve the right to accept the payment and deny the requested relief whether or not we return or refund such payments.

## Loan Information

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
09/06/06	\$ 10,576.00	\$ 2,732.29	8.500	PLUSLOAN
06/20/07	\$ 5,835.00	\$ 1,554.38	8.500	PLUSLOAN
02/27/08	\$ 5,963.00	\$ 1,665.35	8.500	PLUSLOAN